

EXHIBIT

“L”

Renee L. McCray
109 Edgewood Street
Baltimore, MD 21229
CERTIFIED MAIL # 7010 2780 0003 7000 6212

April 8, 2013

Kelsey Alvarez
Executive Mortgage Specialist
Office of Executive Complaints
Wells Fargo Bank, N.A.
MAC X2302-02J
1 Home Campus
Des Moines, IA 50328-0001

RE: Loan Number 708-0199507104

Dear Kelsey Alvarez:

I am in receipt of your letter addressing the "Qualified Written Request" sent to Federal Home Loan Mortgage Corporation and Wells Fargo on March 5, 2013. From your response, or lack there of, I am requesting copies of all Documents since consummation of the loan to further insure a Validation of Debt, and a Request for accounting.

We have several concerns here. An unknown party named Federal Home Loan Mortgage Corporation (Freddie Mac) and Wells Fargo Bank (Wells Fargo is only known to me as the Servicer for American Home Mortgage Corporation the original lender) is trying to foreclose on my property. I have never contracted with Freddie Mac or Wells Fargo, I have never nor does the contract stipulate that the note could be securitized and traded on the open market for profit without my knowledge and if sold, I was to receive written notice to whom it was sold. This Plaintiff was and still remains an unknown to me.

It appears that the original lender, American Home Mortgage Corporation has attempted to sell/assign (which one is it?) the Mortgage to Freddie Mac and failed to notice me while also selling/assigning the note to an unknown without noticing me of the sale which in itself is contrary to the mortgage terms.

According to the Mortgage, specifically the Sale of Note, Change of Loan Servicer, Notice of Grievance section, it specifically states; ***The Note or a partial interest in the Note (together with this security agreement) may be sold one or more times without prior notice.*** I have never received notice from anyone regarding the sale of the note and demand that you provide said notices with documentation.

Now John E. Driscoll, III, et al., another stranger to me, sent me a "Notice of Foreclosure Action". Without proof that Freddie Mac has any authority to enforce the Mortgage, collect payments, or even mail anything to me, let alone make threats. I have no reason to deal with Freddie Mac at all and I have never once received notice from the lender telling me that Freddie Mac has such authority.

I demand to see the notices from the Lender as required by law and not from Wells Fargo. The issue at hand is very simple, the Mortgage requires the Lender to send me notice that they have sold or assigned the note or servicing rights otherwise I have no way of knowing that Wells Fargo has the right to collect or enforce payment on behalf of the owner of the note.

I have no obligation to pay Wells Fargo and have never officially been informed by the note owner, who ever that may be that you have the right to collect on their behalf. If Freddie Mac fails to produce the proof of the required notices as stipulated within the Mortgage, then I will have no choice but to pursue any and all legal remedies available to me.

I hope you understand that I am not refusing to pay any obligations I might have with the Note owner, but with all of the mortgage and foreclosure fraud lately I need validation that the contractual obligations were met by both sides.

With the receipt of this notice and demand, I am asking that you execute and deliver a retraction of any Notice of Default, and that you freeze any foreclosure or any credit reported to corresponding credit agencies until this matter is resolved.

In order to avoid any misunderstanding, all communication shall henceforth be on the record, i.e. in writing and duly served. Please serve all communications and process directly to the mailing address provided below.

Renee L. McCray
109 Edgewood Street
Baltimore, MD 21229

Thanks in advance for your prompt collaboration.

Sincerely,


Renee L. McCray